

Claims:

We claim:

1. A method for purchasing management utilizing dynamic payment identifiers and
5 dynamic approval parameters, comprising:

receiving a plurality of purchase requests from requestors within an entity;
evaluating the plurality of purchase requests with respect to the entity's purchase policies;
generating a plurality of sets of approval parameters, each set of approval parameters
being associated with an approved purchase request; and
10 associating each set of approval parameters with a dynamic payment identifier so that
purchases using the dynamic payment identifier may be correlated to an
appropriate set of approval parameters.

2. The method of claim 1, further comprising providing access through a network to a
15 plurality of customizable purchasing management rules residing on one or more server systems,
receiving through the network the plurality of purchase requests and applying the purchasing
management rules to the purchase requests to help generate the approval parameters for approved
purchase requests.

20 3. The method of claim 2, further comprising notifying an approver of a purchase request, if
some action is required from the approver for the purchase request to be approved, and allowing
the approver to take the required action through a network accessible approval mechanism.

4. The method of claim 3, further comprising allowing the approver to identify, at least in part, the approval parameters for the approved purchase request.

5. The method of claim 1, wherein the purchase requests comprise requests for purchases of products or services from network enabled markets.

6. The method of claim 1, wherein the purchase requests comprise requests for purchases of products or services from non-network enabled markets.

7. The method of claim 1, wherein the dynamic payment identifiers comprise dynamic payment cards.

8. The method of claim 1, further comprising utilizing the dynamic payment identifiers as requestor specific identifiers and wherein the purchase requests include an indication of the dynamic payment identifier of the requestor.

9. The method of claim 2, wherein the network comprises the Internet.

10. A method for providing server-based purchasing management services to customer entities through a network, comprising:

providing access through a network to a plurality of customizable purchasing

management rules residing on one or more server systems, the purchasing

management rules providing approval requirements for purchases requested by requestors associated with a customer entity;

receiving through the network a purchase request from a requestor;

applying the purchasing management rules to the purchase request;

5 notifying an approver of the purchase request, if the purchasing management rules require action by the approver for the purchase request to be approved; and allowing for the approver to take approval action through a network accessible approval mechanism.

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11. The method of claim 10, further comprising associating a dynamic payment identifier with an approved purchase request.

12. The method of claim 11, further comprising generating a set of approval parameters for the approved purchase request and associating the set of approval parameters with the dynamic payment identifier.

13. The method of claim 12, further comprising correlating a purchase made using the dynamic payment identifier with the purchase request and approving the purchase if the purchase is within the approval parameters.

20 14. The method of claim 13, wherein the approval parameters comprise an identity of a vendor for a requested product or service and a maximum cost amount for the product or service.

15. The method of claim 11, wherein the dynamic payment identifier comprises a dynamic payment card.

16. The method of claim 15, further comprising providing a plurality of dynamic payment cards to a plurality of requestors within an entity so that each request may utilize the dynamic payment card in making purchase requests and in executing approved purchase requests.

17. The method of claim 10, wherein the receiving step comprises receiving a purchase request from a network enabled market, the network enabled market allowing the requestor to identify and select for purchase products or services through the network.

18. The method of claim 17, further comprising allowing the approver to determine one or more approval parameters associated with an approved purchase request from the network enabled market, assigning a dynamic payment identifier to the purchase request, and associating the one or more approval parameters with the dynamic payment identifier.

19. The method of claim 10, wherein the receiving step comprises receiving a purchase request from a market that is not network enabled, the purchase request identifying one or more details concerning a need that the purchase request will address.

20. The method of claim 19, further comprising allowing the approver to determine one or more approval parameters associated with an approved purchase request from the non-network

enabled market, assigning a dynamic payment identifier to the purchase request, and associating the one or more approval parameters with the dynamic payment identifier.

21. The method of claim 10 wherein the network comprises the Internet.

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22. A purchasing management system utilizing dynamic payment identifiers to provide control over purchases of a customer entity, comprising:

one or more systems configured to receive a plurality of purchase requests from a plurality of requestors within an entity and to generate a plurality of sets of approval parameters associated with the plurality of purchase requests; and a plurality of dynamic payment identifiers, at least one dynamic payment identifier being associated with each set of approval parameters, the dynamic payment identifiers allowing purchases made using a dynamic payment identifier to be correlated with an appropriate set of approval parameters.

23. The purchasing management system of claim 22, wherein the one or more systems comprise one or more server systems configured to receive through a network the plurality of sets of approval requirements.

24. The purchasing management system of claim 23, wherein the server systems are further configured to provide access through the network to a plurality of customizable purchasing management rules residing the server systems and to apply the purchasing management rules to the purchase requests.

25. The purchasing management system of claim 22, further comprising one or more systems configured to store the plurality of sets of approval parameters and the associated dynamic payment identifiers, to receive details of a purchase made using a dynamic payment identifier, to
5 evaluate the purchase against an appropriate set of approval parameters for the purchase request associated with the purchase, and to approve the purchase if the purchase falls within the approval parameters.

26. The purchasing management system of claim 22 wherein the dynamic payment identifiers
10 comprise dynamic payment cards.

27. The purchasing management system of claim 22, wherein the purchase requests comprise requests for purchase of products or services from network enabled markets.

28. The purchasing management system of claim 22, wherein the purchase requests comprise requests for purchase of products or services from non-network enabled markets.

29. The purchasing management system of claim 23, wherein the network comprises the Internet.

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30. A network accessible purchasing management system, comprising:
one or more server systems accessible through a network that are configured to provide
access to a plurality of customizable purchasing management rules residing on the
server systems;
5 a purchase request subsystem within the server systems configured to receive purchase
requests through the network; and
an approval processing subsystem within the server systems configured to apply the
purchasing management rules to the purchase requests and to allow an approver to
take approval action, if the purchasing management rules require action by the
approver for a purchase request to be approved.

31. The network accessible purchasing management system of claim 30, further comprising a
dynamic payment processing subsystem within the server systems configured to associate a set
of approval parameters for each purchase request with a dynamic payment identifier to be
utilized for purchase of the product or service identified in purchase request.

32. The network accessible purchasing management system of claim 31, further comprising
one or more systems configured to store a plurality of sets of approval parameters and associated
dynamic payment identifiers, to receive details of a purchase made using a dynamic payment
20 identifier, to evaluate the purchase against an appropriate set of approval parameters for the
purchase request associated with the purchase, and to approve the purchase if the purchase falls
within the approval parameters.

33. The network accessible purchasing management system of claim 31, wherein the dynamic payment identifiers comprise dynamic payment cards.

34. The network accessible purchasing management system of claim 33, wherein the approval parameters comprise an identity of a vendor for a requested product or service and a maximum cost amount for the product or service.

35. The network accessible purchasing management system of claim 30, wherein the network comprises the Internet.

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